

Information to identify the case:

| | | | |
|-----------------------------------------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Gloria Jean Knapp | Social Security number or ITIN | xxx-xx-9666 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: | 18-11178-TPA | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gloria Jean Knapp

2/22/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gloria Jean Knapp
Debtor

Case No. 18-11178-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Feb 22, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2022:

| Recip ID | Recipient Name and Address |
|----------|--------------------------------------------------------------------------------------|
| db | + Gloria Jean Knapp, 4013 Hatch Run Road, Warren, PA 16365-8148 |
| 14948363 | + Community Bank Na, 45-49 Court Street, Canton, NY 13617-1179 |
| 14954093 | + Community Bank, N.A., PO Box 509, Canton, NY 13617-0509 |
| 14948368 | + Donald E Lewis Funeral Home Inc, 304 East Street, Warren, PA 16365-2322 |
| 14948369 | + Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115 |
| 14948370 | + Five Star Bank, 55 North Main Street, Warsaw, NY 14569-1325 |
| 14948371 | + Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764 |
| 14982330 | Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764 |
| 14948375 | + Phillips & Cohen Associates Ltd, 1002 Justison Street, Wilmington, DE 19801-5148 |
| 14948377 | + Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850 |
| 14948379 | + Synchrony Bank / Grossman's Bargain, PO Box 960061, Orlando, FL 32896-0061 |
| 14948382 | + Travelers, NBT Insurance Agency LLC, 66 South Broad Street, Norwich, NY 13815-1736 |
| 14948383 | + UPMC Community Medicine, 6681 Country Club Drive, Minneapolis, MN 55427-4601 |
| 14948385 | + Warren General Hospital, 2 West Crescent Park, Warren, PA 16365-2199 |

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--------------------------------------------|----------------------|-------------------------------------------------------------------------------------------------------------------------|
| smg | EDI: PENNDEPTREV | Feb 23 2022 09:03:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Feb 23 2022 09:03:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| 14948358 | + EDI: LCIBAYLN | Feb 23 2022 09:03:00 | Bayview Financial Loan, 4425 Ponce De Leon Boulevard, Coral Gables, FL 33146-1873 |
| 14979305 | Email/Text: Bankruptcy.RI@Citizensbank.com | Feb 23 2022 09:43:00 | Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I.02919 |
| 14979591 | Email/Text: Bankruptcy.RI@Citizensbank.com | Feb 23 2022 09:43:00 | Citizens Bank NA, One Citizens Bank Way JCA115, Johnston, RI 02919 |
| 14948359 | Email/Text: Bankruptcy.RI@Citizensbank.com | Feb 23 2022 09:43:00 | Citizens Bank Na, 480 Jefferson Boulevard, Warwick, RI 02886 |
| 14948360 | + EDI: WFNNB.COM | Feb 23 2022 09:03:00 | Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789 |
| 14948361 | + EDI: WFNNB.COM | Feb 23 2022 09:03:00 | Comenity Bank / Kay's, 3100 Easton Square Plaza, Columbus, OH 43219-6232 |
| 14948362 | + EDI: WFNNB.COM | Feb 23 2022 09:03:00 | Comenity Capital Bank / Haband, Po Box 182120, Columbus, OH 43218-2120 |

District/off: 0315-1

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|----------|----------------------------------------|----------------------|-------------------------------------------------------------------------------------------------|
| 14948364 | + EDI: CRFRSTNA.COM | Feb 23 2022 09:03:00 | Credit First NA, 6275 Eastland Road, Brookpark, OH 44142-1399 |
| 14948365 | EDI: DISCOVER.COM | Feb 23 2022 09:03:00 | Discover Bank, PO Box 30943, Salt Lake City, UT 84130 |
| 14948366 | EDI: DISCOVER.COM | Feb 23 2022 09:03:00 | Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850 |
| 14953125 | EDI: DISCOVER.COM | Feb 23 2022 09:03:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14948372 | + Email/Text: BKRMailOPS@weltman.com | Feb 23 2022 09:43:00 | Kay Jewelers, 375 Ghent Road, Fairlawn, OH 44333-4600 |
| 14948373 | + Email/Text: bankruptcy@nbtbank.com | Feb 23 2022 09:43:00 | Nbt Bank Na, 52 South Broad Street, Norwich, NY 13815-1699 |
| 14948374 | + EDI: LCIPHHMRGT | Feb 23 2022 09:03:00 | Ocwen Loan, 1661 Worthington Road, West Palm Beach, FL 33409-6493 |
| 14982084 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 23 2022 09:43:00 | PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101 |
| 14948376 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 23 2022 09:43:00 | Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230 |
| 14948378 | + Email/Text: bankruptcy@bbandt.com | Feb 23 2022 09:43:00 | Sheffield Financial Company, 2554 Lewisville Clemmons, Clemmons, NC 27012-8110 |
| 14948380 | + EDI: CITICORP.COM | Feb 23 2022 09:03:00 | The Home Depot, PO Box 9001010, Louisville, KY 40290-1010 |
| 14948381 | + EDI: CITICORP.COM | Feb 23 2022 09:03:00 | Tractor Supply, PO Box 9001006, Louisville, KY 40290-1006 |
| 14981103 | EDI: USBANKARS.COM | Feb 23 2022 09:03:00 | U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229 |
| 14948384 | EDI: USBANKARS.COM | Feb 23 2022 09:03:00 | Us Bank, Po Box 5227, Cincinnati, OH 45201 |

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--------------------------------------------------------------|
| cr | | Freedom Mortgage Corporation |
| 14948367 | ##+ | Ditech Financial LLC, Po Box 6172, Rapid City, SD 57709-6172 |

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2022

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: auto

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Date Rcvd: Feb 22, 2022

Form ID: 3180W

Total Noticed: 37

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Brian Nicholas | on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com |
| Daniel P. Foster | on behalf of Debtor Gloria Jean Knapp dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Maria Miksich | on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |

TOTAL: 5